



**'POWERING UP' OR REDUCING INEQUALITIES?
ASSESSING THE IMPACT OF BENEFIT CUTS AND
WITHDRAWAL OF EMPLOYMENT SUPPORT
(FURLOUGH) ON STOKE-ON-TRENT**

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INTRODUCTION

In 2018, Philip Alston the United Nations Rapporteur on extreme poverty and human rights commented on his survey on Britain...“The UK is the world’s fifth largest economy, it contains many areas of immense wealth, its capital is a leading centre of global finance, its entrepreneurs are innovative and agile, and despite the current political turmoil, it has a system of government that rightly remains the envy of much of the world. It thus seems patently unjust and contrary to British values that so many people are living in poverty. This is obvious to anyone who opens their eyes to see the immense growth in foodbanks and the queues waiting outside them, the people sleeping rough in the streets, the growth of homelessness, the sense of deep despair...”¹

Earlier this year we published a report assessing the impact of the Covid crisis on poverty and destitution in Stoke-on-Trent.² Our main findings are that before the COVID-19 crisis, Stoke-on-Trent was the 14th most deprived district in England (out of 317 districts) and possessed one of the highest rates of people on low pay and with low skills. The COVID-19 crisis has caused rising unemployment and alarmingly high numbers (over 50,000 - a third of the working age population) claiming Universal Credit and legacy benefits. As benefits are set at an extremely low level, the key issue is that large sections of the population are reliant upon insufficient incomes to maintain an even basic standard of living. A clear indication of this is the dramatic increase in numbers receiving food aid by food banks in the Stoke-on-Trent area (see below).

Further cuts to benefits are being proposed (September 2021) including the £20 ‘uplift’ to Universal Credit as well as the phasing out of the furlough employment support scheme (October 2021). The purpose of this report is essentially to update the analysis from the earlier report and assess the actual and potential impact of the withdrawal of Universal Credit and furlough support on Stoke-on-Trent. The aim is to consider other factors which interact with these policies such as the key challenges facing the Stoke-on-Trent economy with respect to ‘levelling or powering up,’ the overall level of income support for people not in work or in low paid jobs (i.e. the social safety net).

The methodology is straight forward. We draw on a unique data set provided by the Citizens Advice Staffordshire North & Stoke-on-Trent. By analysing data on enquiries and advice and support, we capture the experiences of residents in more detail. We also draw on data provided by the Department for Work and Pensions (DWP) and Stoke-on-Trent and Staffordshire Enterprise Partnership. We have also been able to

¹ Alston, P. (2018) *Statement on Visit to the United Kingdom, by Professor Philip Alston, United Nations Special Rapporteur on Extreme Poverty and Human Rights*, www.ohchr.org/Documents/Issues/Poverty/EOM_GB_16Nov2018.pdf

² Etherington D, Jones M, Harris S, and Hubbard S, (2021) *Post COVID-19 Crisis and its impact on Poverty and Destitution in Stoke-on-Trent*, Staffordshire University/Citizens Advice Staffordshire North & Stoke on Trent. <https://eprints.staffs.ac.uk/6403/>

access detailed data from a Stoke-on-Trent Foodbank, which has enabled us to analyse in more detail various aspects of destitution.

KEY CHALLENGES TO 'POWERING UP' AND ADDRESSING INEQUALITY

1. Closing the gap in productivity, investment and inclusive growth

Whilst there are a number of important initiatives in the pipeline to close the gap in economic prosperity between Stoke-on-Trent and the national average, the gap itself is considerable. An important indicator is productivity for Stoke-on-Trent local authority, the value of output per hour worked was £27 which is 22% below the UK average of £35. Andy Haldane, Chair of the Industrial Strategy Council and Chief Economist at the Bank of England, has acknowledged that reducing regional differences will take time and require policy measures that are "large-scale, well-directed and long-lived."³ Centre for Cities concurs with this view and considers that major investments in productivity, skills, health and local government are required in order to reduce the gap in 'performance' of the regional economies.⁴

PwC study *Good Growth for Cities*⁵ argues that "there is a growing recognition that traditional, narrow measures of success no longer work, such as focusing solely on GDP. If the pursuit of growth is essentially about improving citizens' prosperity, opportunities and wellbeing, the focus needs to widen beyond Gross Domestic Product (GDP) or Gross Value Added (GVA)."

PwC have drawn up a 'good growth' index which is also combined with GVA data. Indicators are drawn up from surveys in terms of what people consider as a priority for 'good growth.' The top ten elements which matter most are not surprising and they include (in rank order) secure jobs, adequate income levels, good health, work life balance, affordable housing, high levels of entrepreneurship, good quality transport, skills relevant to work, environmental protection and fair distribution of income and wealth. They use this approach to assess the impact of Covid on different cities.

PwC plot where each city lies in terms of change in GVA in 2020 and its score in the Good Growth for Cities Index. They find unsurprisingly those cities which score lower on the good growth index have been impacted most by the recession and are also

³ Brigid Francis-Devine, Daniel Harari, Matthew Keep, Matthew Ward (2020) *The Government's levelling up agenda and post covid-19 economic recovery in North Staffordshire Potteries Towns*, House of Commons Library, Number CDP 2020/0158, 27 November 2020

⁴ Swinney P (2021) *So you want to level up?* Centre for Cities, June 2021.

⁵ PwC (2021) *Good Growth for Cities*, <https://www.pwc.co.uk/government-public-sector/good-growth/assets/pdf/good-growth-for-cities-jan-2021.pdf>

impacted more by the Covid crisis. Obviously, how these cities performed before the pandemic has had a bearing on the impact of Covid.

Before the pandemic, the gap between those cities at the top of the index and those at the bottom had started to widen after many years of narrowing. The scores for the average skills levels of young people had started to decline, as had the scores for health. These are all trends that the pandemic has amplified and are challenges in delivering on the Government's commitment to 'levelling up'.⁶

In other words, those cities which scored well are those within the South of England and parts of Scotland. According to the good growth index, prior to the pandemic Stoke-on Trent features within the bottom 10 authorities.

Research by Sheffield Hallam University has found that those cities and regions which have suffered the highest proportion of people claiming benefits have by defacto suffered the greatest loss in benefit income.⁷ Cutting benefits has an economic impact. **In Stoke-on-Trent the total number of UC claimants is 30,025 and the estimated annual loss of income with the £20 cut amounts to £1,040 per claimant per annum. This means that Stoke-on-Trent will lose a total of £31,311,872 in one year. This however does not include loss of income as a result of austerity and cuts to local government and other services.**

Social security spending boosts consumer spending more effectively than other policies because it is quick to administer and targets money towards those at the bottom end of the income and wealth distribution. Families on low incomes need to allocate more of their budgets to essentials so they spend a higher share of any additional income than those earning more, who can afford to save a greater proportion. This means that investment targeted towards the lower end of the income distribution is more likely to end up back in the economy than measures targeted towards those at the mid-to-higher end (for example, tax cuts).⁸

2. Poverty and destitution: a disaster unfolding in Stoke-on-Trent

Universal Credit

The number of UC claimants in Stoke-on-Trent amounts to 30,025 comprising 18,511 who are out of work and 11,514 who are in work. The number of households in receipt of UC in Stoke-on-Trent has increased. Between March 2020 and May

⁶ PwC (2021) Good Growth for Cities, <https://www.pwc.co.uk/government-public-sector/good-growth/assets/pdf/good-growth-for-cities-jan-2021.pdf> p22

⁷ Beatty C and Fothergill S (2016) Jobs, Welfare and Austerity How the destruction of industrial Britain casts a shadow over present-day public finances, https://www4.shu.ac.uk/research/cresr/sites/shu.ac.uk/files/cresr30th-j_obs-welfare-austerity.pdf

⁸ JRF Briefing (2021) Keep the Lifeline: Why the Government Should Keep the Lifeline, York, Joseph Rowntree Foundation

2021 (latest data) the number of households in receipt of UC has increased from 14,359 to 21,058 (c.13.0% to c.19.0% of all households across the city). This compares with 17.3% across the West Midlands region and 15.7% across England.⁹

One particular cause for concern is the relatively high rates of unemployment among young people. Young people aged 18-24 continue to be disproportionately impacted by unemployment where the claimant rate for young people in Staffordshire is now 6.0% compared to 3.9% for all working-age residents, while in Stoke-on-Trent the rate is now at 9.1% in July 2021.¹⁰

It is not possible to stress enough the dire consequences for families and individuals of reducing the safety net further. The Government is scrapping the £20 'uplift' to Universal Credit at the end of September. Also, the Covid Support Grant administered by local authorities and designed to provide additional support for vulnerable families will also come to an end at the same time (30 September). According to the Joseph Rowntree Foundation (JRF) *a further benefit cut in the £20 'uplift' the Government would be responsible for the biggest overnight cut to the basic rate of social security since the birth of the modern welfare state*. Half a million more people are set to be pulled into poverty, including 200,000 children. Despite a commitment to 'levelling up', the impact of the cut will be the greatest across the North of England, Wales, the West Midlands and Northern Ireland.¹¹

Citizens Advice England has summarised the impact of the cuts as follows¹²

Monthly standard allowances will drop:

By a quarter for single claimants under 25, from £344 to £257.33

By a fifth for single claimants over 25, from £411.51 to £324.84

By 17% for joint claimants under 25, from £490.60 to £403.93

By 14% for joint claimants over 25, from £596.58 to £509.91

The actual claimant count is reducing although the numbers claiming Universal Credit has more than doubled between 2020-2021. As we have stated in our earlier report, the claimant count underestimates those out of work and not registered. This point has also been made in Stoke-on-Trent and Staffordshire Enterprise Partnership's report stating that many unemployed do not claim, especially young people¹³

⁹ Steve Johnston Universal Credit and Claimant Count Summary, September, 2021 (by email).

¹⁰ Stoke-on-Trent and Staffordshire LEP (2021) Economic Bulletin Issue 4 September 2021

¹¹ <https://www.jrf.org.uk/press/uk-heading-biggest-overnight-cut-basic-rate-social-security-world-war-ii>

¹² <https://www.citizensadvice.org.uk/about-us/about-us1/media/press-releases/universal-credit-cut-everything-you-need-to-know/>

¹³ Stoke-on-Trent and Staffordshire Enterprise Partnership *Economic Bulletin* Issue 12 July 2021

Stoke-on-Trent City Council's *Employment and Skills Strategy* highlights that Stoke is positioned 18 in the top 50 local authorities in terms of the amount of benefit loss due to welfare reforms (2010-2015). People claiming benefits in Stoke-on-Trent have been subject to repeated cuts over several years. Researchers from Cambridge University have found that "the combination of local government grant cuts and welfare cuts to individuals compounds the impact of austerity in the worst hit places."¹⁴

The 2015–20 cash freeze on working-age means-tested benefits, the 1% cap on uprating between 2012 and 2015, along with the bedroom tax and two child tax limit have eroded benefit levels to such an extent that many are at or below the destitution threshold. We compared current benefit rates with recommended minimum income standards (MIS). A couple with 2 children on Universal Credit will receive £1112 per month, including £20 uplift, with the minimum recommended rate at £806.17 a week and around £3,200 month.

Legacy benefits (Employment Support Allowance and Jobseekers Allowance)

The legacy benefits comprise those receiving Jobseekers Allowance (JSA) and Employment Support Allowance (ESA). The numbers claiming ESA (for those with disabilities and long term health conditions) amounts to just under 10,000. In addition, Income Support claims amount to 971 and JSA 1,039. The largest cohort in the legacy benefits category are those on ESA. People on these benefits did not receive the £20 uplift but they are pitched at an extremely low level. For example, a single person on ESA receives £74.35 per week, with the minimum recommended of £320 per week.

Research undertaken by the Disability Benefits Consortium (DBC) finds that disabled people and those with long term health conditions have particularly suffered by the pandemic. To set this in context, the pandemic was preceded by a 10-year cut of £30 billion in expenditure on benefits and tax credits. The burden of these cuts fell most heavily on disabled people. The Disability Benefits Consortium undertook its own survey of disabled people, and the key findings of their survey are:

- 78% of disabled people found that they have been financially worse off since the Covid crisis caused by increased basic costs such as food and fuel.
- 67% surveyed are struggling to eat a balanced diet which has significant health implications
- 46% reported that they were falling behind on bills and rent
- 43% felt that they were discriminated against by the Government¹⁵

A high proportion of disabled people have been forced to rely on food aid to survive. Over six in ten (62%) working age people referred to a food bank in early 2020 had

¹⁴ Gray M and Barford A (2018) The depth of the cuts: the uneven geography of local government austerity *Cambridge Journal of Regions and Society*, 11, 541-56

¹⁵ Disability Benefits Consortium (2021) The Millions Missing Out, <https://disabilitybenefitsconsortium.com/2021/08/26/test-post/>

a disability (as defined by the Equality Act 2010), over three times more than in the general population.¹⁶

Increase in food aid

The basic fact we emphasised in the earlier report is that income from benefits is insufficient even to meet basic needs. Thus, the increase in the number of people being forced to resort to food aid. In the Covid-19 Consumer Tracker a total of 7% of the population said they had used a food bank or food charity, with 13% of households with children having done so.¹⁷ The impact of the cuts has already had disastrous effects on incomes of those people reliant on benefits. Further cuts will make matters worse.

The Trussell Trust has reported what can be viewed as a food or hunger crisis for many people who have been negatively impacted by the pandemic.

Since the introduction of significant measures to restrict the spread of Covid-19 in the United Kingdom, there has been an unprecedented increase in the number of people claiming support from the social security safety net and other forms of support. During this time, the economic impact of the crisis has been severe, with the number of people supported by Universal Credit in the UK doubling from 3 million in March 2020 to more than 6 million in March 2021.... Destitution– and the resulting inability to afford essentials – is the main reason for people needing to use a food bank. This lack of income is most often associated with the social security system, either directly due to the value of benefits not being sufficient to meet living costs, or through design or operational issues such as the five-week wait, or delays to payment.¹⁸

In our earlier report we highlighted the increase in numbers of people using the foodbanks in Stoke-on-Trent with 17,000 people provided food aid by the Trussell Trust in 2020/2021. Table 1 below shows the exponential rise in the number of people – families, adults and children receiving food aid provided by the Alice Charity. The

¹⁶ Heriot Watt University (2021) *State of Hunger: Building the evidence on poverty, destitution, and food insecurity in the UK* Heriot Watt University <https://www.trusselltrust.org/wp-content/uploads/sites/2/2021/05/State-of-Hunger-2021-Report-Final.pdf>, p 25

¹⁷ Tyler G (2021) *Foodbanks in the UK*, House of Commons Library <https://researchbriefings.files.parliament.uk/documents/CBP-8585/CBP-8585.pdf>

¹⁸ https://www.trusselltrust.org/wp-content/uploads/sites/2/2021/04/Trussell-Trust-End-of-Year-stats-data-briefing_2020_21.pdf

See also Heriot Watt University (2021) *State of Hunger: Building the evidence on poverty, destitution, and food insecurity in the UK* Heriot Watt University <https://www.trusselltrust.org/wp-content/uploads/sites/2/2021/05/State-of-Hunger-2021-Report-Final.pdf>

figures are self-explanatory but show an alarming trend and increase similar to that observed by the Trussell Trust.

Table 1 Foodbank Aid provided by Alice Charity 2018 - 2021

	Families fed	Adults	Children
Jan-Mar 2018	64	96	118
April-June 2018	47	84	86
July-Sept 2018	64	90	123
Oct-Dec 2018	95	131	84
Total for 2018	270	401	564
Jan-Mar 2019	83	135	197
April-June 2019	73	113	164
July-Sep 2019	120	177	243
Oct-Dec 2019	210	305	459
Total for 2019	486	730	1063
Jan-Mar 2020	201	293	437
Apr-June 2020	289	451	592
Jul- Sep 2020	213	351	440
Oct- Dec 2020	413	596	969
Total for 2020	1116	1691	2438
Jan- March 2021	444	1,116	976
April-June 2021	342	498	1,091
July- August 2021	159	234	701
Total Jan-Aug 2021	945	1,848	2,768

Source: Alice Charity, August 2021

The total number of families receiving food aid so far this year (up to August 2021) exceeds the combined total aid provided in 2018 and 2019.

Table 2 Comparison of top 7 enquiry categories April to August 2020 and 2021

Category	2020	2021	Change
Universal Credit	6,406	4,584	-28%
Debt	3,890	4,746	+22%
Other benefits & tax credits	2,260	2,650	+17%
Employment	1,288	647	-99%
Housing	716	868	+21%
Immigration & Asylum	499	1,015	+103%
Financial services & capability	462	1,075	+133%
Total	17,474	17,798	+2%

Source Citizens Advice Staffordshire North and Stoke-on-Trent

Advice data provided by Citizens Advice provides a useful up-to-date window into which we can assess how the current changes are impacting on individuals and households. Unsurprisingly, Universal Credit is still a frequent source of enquiries, but following the spike in claims in April and May 2020, the rate of new claims has fallen although the total number of people locally receiving UC has continued to rise, albeit at much the same rate as pre-lockdown.

We can observe that the impacts of UC are rippling through the system. For example, the demand for debt advice has increased and resumed its customary position as the most frequent query. This seems to be as a result of two factors: the lifting of the concessions applied by creditors and public bodies during the first lockdown (which started in August 2020 and has picked up momentum since) and a growing squeeze on household budgets as many of the financial restrictions have continued. Increasing price inflation and the raising of the energy price cap by Ofgem, which will see household energy bills rise by £130 to £150 p.a. on average, is likely to have substantial negative impacts on poorer households. Finally, other benefits and tax credits queries, mainly involving sickness and disability benefits have increased as medical assessments (a frequent trigger event for people seeking advice) have resumed.

Poverty and health inequalities

Data provided by the Centre for Health and Development (CHAD) reveals the alarming extent of health inequality and deprivation in Stoke-on-Trent. The health of adults in Stoke-on-Trent is worse than the England average across a range of indicators. Life expectancy is 3.2 years and 2.9 years below the national average in men and women, respectively. Premature mortality is higher for all causes, cardiovascular disease and cancer. Compared with the national average, smoking prevalence higher (18.7% vs 14.4%), fewer adults meet physically active recommendations (57.4% vs. 66.3%) and overweight/obesity prevalence is far higher (72.8% vs. 62.0%).

Data on infant and child health in Stoke-on-Trent also illustrate the scale of the health challenge. Teenage smoking rate is high (17.5% vs. 10.6% for England), breastfeeding initiative rate is low (60.1% vs. 74.5% for England), and infant mortality is the one of the highest in the country (7.5 per 1000 vs. 3.9 per 1000 for England).

There is also health inequality within the city. Life expectancy is 8.2 years lower for men and 7.2 years lower for women in the most deprived areas of Stoke-on-Trent compared with the least deprived areas.¹⁹

As the NHS CCG Report states "COVID-19 has brought health inequalities into sharp focus. Deprived communities are at a greater risk of exposure to the virus, and more likely to have poorer outcomes due to existing poor health and adverse lifestyle factors."²⁰

¹⁹ Centre for Health and Development <https://www.chadresearch.co.uk/health-inequalities/>

²⁰ NHS Stoke-on-Trent Clinical Commissioning Group *Annual Report and Accounts 2020/2021*.

The impact of poverty on health is a cause for concern. The British Medical Journal (BMJ) reported how food poverty is impacting on health:

Most people living with food insecurity go hungry or resort to cheaper unhealthier foods rather than use a food bank, with an impact on their long-term health that will affect the NHS for many years to come. In 2005, food related ill health was found responsible for about 10% of morbidity and mortality in the UK costing the NHS about £6 billion annually. People living on low incomes are more likely to become obese, or suffer from heart disease, type 2 diabetes or health-related conditions. Families living in deprived areas are far more likely to visit A&E and be impacted by long-term conditions.²¹

Phasing out the furlough scheme and job prospects

The Coronavirus Job Retention Scheme (JRS) was established by the Government to support businesses and workers to temporarily pay 80 per cent of wages, up to a ceiling of £2,500 a month. The scheme has been extended until the end of September 2021, but with employers paying National Insurance and pension contributions. There were 4,400 (estimate) in July 2021. The Government has supported self-employment via the Self Employment Income Support Scheme (SEISS). Stoke-on-Trent had 6,700 claims up to June 2021 and there are concerns as to how many of these businesses will be able to continue when both schemes are withdrawn.²²

The Staffordshire and Stoke-on-Trent LEP has voiced reservations about the withdrawal of furlough and stated that there "is concern for such sectors as economic support measures are withdrawn. A particular risk is the end of the Government's Job Retention Scheme (JRS) at the end of September. The JRS has been successful in enabling many people to remain in employment but furloughed during the crisis but once this comes to an end there are concerns that many furloughed workers may find themselves out of work."²³

A recent report by the New Economics Foundation states that in "April 2021, we released research showing as many as 850,000 jobs could be at risk of redundancy, loss of hours, or loss of pay when the scheme closes in two months' time. Today, we've updated our modelling and found that, broadly speaking, the outlook remains similar, and the UK faces both social suffering and unnecessary economic scarring from a premature end to its primary pandemic support mechanism."²⁴

There are indicators of recovery such as the increase in the number of vacancies. Job vacancies are high compared to pre-covid levels but at the same time there are severe

²¹ Cited in Tyler G (2021) *Foodbanks in the UK*, House of Commons Library
<https://researchbriefings.files.parliament.uk/documents/CBP-8585/CBP-8585.pdf>, p14

²² Stoke-on-Trent and Staffordshire Enterprise Partnership *Economic Bulletin* Issue 12, July 2021

²³ Stoke-on-Trent and Staffordshire Enterprise Partnership *Economic Bulletin* Issue 14, September 2021
<https://www.staffordshire.gov.uk/Business/Coronavirus-COVID-19-support-for-businesses/Economic-recovery-and-renewal/Documents/Economic-Bulletin-Issue-14-September-2021-v1.3.pdf>

²⁴ <https://neweconomics.org/2021/08/still-too-soon-for-the-furlough-end-game>

skills shortages.²⁵ In 2020, the CBI suggested that nine in ten employees will need to reskill by 2030, at an additional cost of £13 billion a year. Skills in particular demand include basic digital skills (needed by 21 million people), critical thinking and information processing skills (16 million people), and leadership and management skills (14 million people).²⁶

Recruitment difficulties can also be related to low wages. If we take social care as an example (top occupation in demand in Stoke-on-Trent), poor pay and employment conditions are barriers to recruitment and the high turnover relates to high workload. Social care staff have been affected by difficulties in access to financial support when there is a need to self-isolate. Unlike NHS employees, social care workers are not guaranteed sick pay above the statutory requirement. Low and precarious incomes mean some people working in social care are not even eligible for statutory sick pay.

Conclusions and recommendations

A report from Loughborough University has estimated that the annual cost of child poverty amounts to around £38 billion related to factors such as loss of tax revenue, claims on benefits, spending on public services required to deal with the impact of poverty.²⁷ As we highlighted in the previous report, there are enormous financial and social costs of poverty. The displacement on to the NHS is significant but the loss of tax revenue because of low pay, long term health conditions and health barriers to work needs to be considered.

- An austerity impact assessment is required – how do benefit and local government spending cuts impact on Stoke-on-Trent’s poorer communities – this should involve consultation with civil society organisations including trade unions
- There is a need to lift benefit income through take up campaigns involving local advice agencies
- A significant proportion (and growing) of UC claimants are in work which reinforces the point of in-work poverty as an issue – Stoke-on-Trent’s highest proportion of workers are paid below the living wage
- The poverty crisis in Stoke-on-Trent cannot be resolved by increasing employment unless jobs are sustainable (with less reliance on zero hours, temporary or part time) and paid at a living wage rate.
- Affordable and flexible childcare is essential in order for parents to access work.

²⁵ <https://www.staffordshire.gov.uk/Business/Coronavirus-COVID-19-support-for-businesses/Economic-recovery-and-renewal/Documents/Economic-Bulletin-Issue-14-September-2021-v1.3.pdf>

²⁶ CBI (2020) ‘A radical strategy for lifetime reskilling must be the bedrock of UK economic recovery’ <https://www.cbi.org.uk/media-centre/articles/a-radical-new-strategy-for-lifetime-reskilling-must-be-thebedrock-of-uk-economic-recovery-cbi/>

See also TUC (2021) Beyond Furlough Why the UK Needs a Permanent Short Time Work Schemes <https://www.tuc.org.uk/sites/default/files/2021-08/permanentfurloughreport2.pdf>

²⁷ Hirsch D (2021) *The cost of child poverty in 2021*, Loughborough University https://www.lboro.ac.uk/media/wwwlboroacuk/content/crsp/downloads/reports/The%20Cost%20of%20Child%20Poverty%20in%202021_CRSP

- As well as skills, vast improvements are required to employment support services for disabled people to reduce the disability employment gap
- A job retention intervention to replace furlough schemes including job rotation involving integrating skills and employment training to address skills shortages along the lines developed in other countries such as Denmark, Sweden and Germany.